



P.O. Box 385908
Minneapolis, MN 55438-5908

Return Service Requested

August 23, 2004

RONALD JACKSON



FINAN RECOVERY SERVICES, INC.

P.O. Box 385908
Minneapolis, MN 55438-5908
1-866-438-2861

<u>Creditor</u>	<u>Account</u>	<u>Account Balance</u>
NCO FINANCIAL SYSTEMS INC., MA	0004439079	3169.57

*****INITIAL NOTIFICATION*****

THE ACCOUNT(S) LISTED ABOVE HAS BEEN ASSIGNED TO THIS AGENCY FOR COLLECTION. WE ARE A PROFESSIONAL COLLECTION AGENCY ATTEMPTING TO COLLECT A DEBT. WE ARE ENTITLED TO USE, AND WE INTEND TO USE, ALL APPROVED MEANS AT OUR COMMAND TO COLLECT THIS DEBT AND ANY INFORMATION WE OBTAIN WILL BE USED AS A BASIS TO ENFORCE COLLECTION OF THIS DEBT.

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS OF RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THIS COMMUNICATION IS FROM A DEBT COLLECTION AGENCY LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

SINCERELY,

CHRIS SNYDER
ACCOUNT MANAGER
TOLL FREE: 1-866-438-2861

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Office hours are: Monday-Thursday, 7am to 8pm; Friday 7am to 5pm; Saturday 7am to noon.

Detach and return this portion of this notice with your payment

Note: Any check returned for insufficient Funds or Account Closed will be assessed a \$15.00 charge.

Amount enclosed: _____

Home phone: _____

Work phone: _____

TOTAL BALANCE DUE: \$3169.57

FRS File #:

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908



RONALD JACKSON



FRS013-823F303388-JXD3-3 3482